

STATE OF SOUTH DAKOTA
COUNTY OF CLARK
CITY OF CLARK
CLARK HOUSING AND REDEVELOPMENT COMMISSION
Essential Function Housing Development Revenue Bonds, Series 2004

BOND INFORMATION STATEMENT

State of South Dakota
SDCL 6-8B-19

Return to: Secretary of State
State Capitol
500 E. Capitol
Pierre, SD 57501-5077

FILING FEE: \$1.00

TELEPHONE: #(605) 773-3537

Every public body, authority, or agency issuing any general obligation, revenue, improvements, industrial revenue, special assessment, or other bonds of any type shall file with the Secretary of State a bond information statement concerning each issue of bonds.

1. Name of issuer: Clark Housing and Redevelopment Commission.
2. Designation of issue: Essential Function Housing Development Revenue Bonds.
3. Date of issue: April 27, 2004.
4. Purpose of issue: Construct housing for low to moderate income families and individuals.
5. Type of bond: Tax Exempt.
6. Principal amount and denomination of bond: \$300,000.00.

7. Paying dates of principal and interest:

Payment of principal and interest to commence on the dates set forth in Schedule B of the Bond.

8. Amortization schedule:

The bond will be amortized over 30 years with payments to start February 1, 2005 and end on January 1, 2035.

8. Interest rate or rates, including total aggregate interest cost:

The interest rate is 4.50% per annum commencing April 27, 2004 until December 31, 2008, and on January 1, 2009 and thereafter at an Adjusted Interest Rate of .50% over the five year Treasury Note Rate published in the Wall Street Journal, provided that the first two adjustments shall not be less than 4.50% or more than 7.50% per annum (the "Adjusted Interest Rate") until said principal sum is paid. The said principal and interest shall be payable in monthly installments, each payable on the first day of the month. The interest Rate shall be adjusted on January 1, 2009, January 1, 2014, January 1, 2019 and January 1, 2024. Schedule A shall be revised by the Commission each time the interest rate is adjusted and attached to the Bond by the Holder.

This is to certify that the above information pertaining to the Essential Function Housing Development Bonds is true and correct on this 27th day of April 2004.

By: *Jeff Emanuel*
Its: President

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Clark Housing & Redevelopment Commission

Enter Values	
Loan Amount	\$ 300,000.00
Annual Interest Rate	4.50 %
Loan Period in Years	30
Number of Payments Per Year	12
Loan Amortization Date	1/1/2005

Loan Summary	
Scheduled Payment	\$ 1,520.06
Scheduled Number of Payments	360
Actual Number of Payments	360
Total Early Payments	\$ -
Total Interest	\$ 247,220.13

All accrued interest is to be paid on Loan Amortization Date

Lender Name: Dacotah Bank, PO Box 298, Clark, \$

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
1	2/1/2005	\$ 300,000.00	\$ 1,520.06	\$ -	\$ 1,520.06	\$ 395.06	\$ 1,125.00	\$ 299,604.94
2	3/1/2005	299,604.94	1,520.06	-	1,520.06	396.54	1,123.52	299,208.41
3	4/1/2005	299,208.41	1,520.06	-	1,520.06	398.02	1,122.03	298,810.38
4	5/1/2005	298,810.38	1,520.06	-	1,520.06	399.52	1,120.54	298,410.87
5	6/1/2005	298,410.87	1,520.06	-	1,520.06	401.02	1,119.04	298,009.85
6	7/1/2005	298,009.85	1,520.06	-	1,520.06	402.52	1,117.54	297,607.33
7	8/1/2005	297,607.33	1,520.06	-	1,520.06	404.03	1,116.03	297,203.30
8	9/1/2005	297,203.30	1,520.06	-	1,520.06	405.54	1,114.51	296,797.76
9	10/1/2005	296,797.76	1,520.06	-	1,520.06	407.06	1,112.99	296,390.69
10	11/1/2005	296,390.69	1,520.06	-	1,520.06	408.59	1,111.47	295,982.10
11	12/1/2005	295,982.10	1,520.06	-	1,520.06	410.12	1,109.93	295,571.98
12	1/1/2006	295,571.98	1,520.06	-	1,520.06	411.66	1,108.39	295,160.32
13	2/1/2006	295,160.32	1,520.06	-	1,520.06	413.20	1,106.85	294,747.12
14	3/1/2006	294,747.12	1,520.06	-	1,520.06	414.75	1,105.30	294,332.36
15	4/1/2006	294,332.36	1,520.06	-	1,520.06	416.31	1,103.75	293,916.05
16	5/1/2006	293,916.05	1,520.06	-	1,520.06	417.87	1,102.19	293,498.18
17	6/1/2006	293,498.18	1,520.06	-	1,520.06	419.44	1,100.62	293,078.74
18	7/1/2006	293,078.74	1,520.06	-	1,520.06	421.01	1,099.05	292,657.73
19	8/1/2006	292,657.73	1,520.06	-	1,520.06	422.59	1,097.47	292,235.14
20	9/1/2006	292,235.14	1,520.06	-	1,520.06	424.17	1,095.88	291,810.97
21	10/1/2006	291,810.97	1,520.06	-	1,520.06	425.76	1,094.29	291,385.20
22	11/1/2006	291,385.20	1,520.06	-	1,520.06	427.36	1,092.69	290,957.84
23	12/1/2006	290,957.84	1,520.06	-	1,520.06	428.96	1,091.09	290,528.88
24	1/1/2007	290,528.88	1,520.06	-	1,520.06	430.57	1,089.48	290,098.31
25	2/1/2007	290,098.31	1,520.06	-	1,520.06	432.19	1,087.87	289,666.12
26	3/1/2007	289,666.12	1,520.06	-	1,520.06	433.81	1,086.25	289,232.31
27	4/1/2007	289,232.31	1,520.06	-	1,520.06	435.43	1,084.62	288,796.88
28	5/1/2007	288,796.88	1,520.06	-	1,520.06	437.07	1,082.99	288,359.81
29	6/1/2007	288,359.81	1,520.06	-	1,520.06	438.71	1,081.35	287,921.10
30	7/1/2007	287,921.10	1,520.06	-	1,520.06	440.35	1,079.70	287,480.75
31	8/1/2007	287,480.75	1,520.06	-	1,520.06	442.00	1,078.05	287,038.75
32	9/1/2007	287,038.75	1,520.06	-	1,520.06	443.66	1,076.40	286,595.09
33	10/1/2007	286,595.09	1,520.06	-	1,520.06	445.32	1,074.73	286,149.76
34	11/1/2007	286,149.76	1,520.06	-	1,520.06	446.99	1,073.06	285,702.77
35	12/1/2007	285,702.77	1,520.06	-	1,520.06	448.67	1,071.39	285,254.10
36	1/1/2008	285,254.10	1,520.06	-	1,520.06	450.35	1,069.70	284,803.74
37	2/1/2008	284,803.74	1,520.06	-	1,520.06	452.04	1,068.01	284,351.70
38	3/1/2008	284,351.70	1,520.06	-	1,520.06	453.74	1,066.32	283,897.96
39	4/1/2008	283,897.96	1,520.06	-	1,520.06	455.44	1,064.62	283,442.53
40	5/1/2008	283,442.53	1,520.06	-	1,520.06	457.15	1,062.91	282,985.38
41	6/1/2008	282,985.38	1,520.06	-	1,520.06	458.86	1,061.20	282,526.52
42	7/1/2008	282,526.52	1,520.06	-	1,520.06	460.58	1,059.47	282,065.94
43	8/1/2008	282,065.94	1,520.06	-	1,520.06	462.31	1,057.75	281,603.63
44	9/1/2008	281,603.63	1,520.06	-	1,520.06	464.04	1,056.01	281,139.59
45	10/1/2008	281,139.59	1,520.06	-	1,520.06	465.78	1,054.27	280,673.80
46	11/1/2008	280,673.80	1,520.06	-	1,520.06	467.53	1,052.53	280,206.27
47	12/1/2008	280,206.27	1,520.06	-	1,520.06	469.28	1,050.77	279,736.99
48	1/1/2009	279,736.99	1,520.06	-	1,520.06	471.04	1,049.01	279,265.95
49	2/1/2009	279,265.95	1,520.06	-	1,520.06	472.81	1,047.25	278,793.14
50	3/1/2009	278,793.14	1,520.06	-	1,520.06	474.58	1,045.47	278,318.56
51	4/1/2009	278,318.56	1,520.06	-	1,520.06	476.36	1,043.69	277,842.20
52	5/1/2009	277,842.20	1,520.06	-	1,520.06	478.15	1,041.91	277,364.05
53	6/1/2009	277,364.05	1,520.06	-	1,520.06	479.94	1,040.12	276,884.11
54	7/1/2009	276,884.11	1,520.06	-	1,520.06	481.74	1,038.32	276,402.37
55	8/1/2009	276,402.37	1,520.06	-	1,520.06	483.55	1,036.51	275,918.82
56	9/1/2009	275,918.82	1,520.06	-	1,520.06	485.36	1,034.70	275,433.46

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
57	10/1/2009	275,433.46	1,520.06	-	1,520.06	487.18	1,032.88	274,946.28
58	11/1/2009	274,946.28	1,520.06	-	1,520.06	489.01	1,031.05	274,457.27
59	12/1/2009	274,457.27	1,520.06	-	1,520.06	490.84	1,029.21	273,966.43
60	1/1/2010	273,966.43	1,520.06	-	1,520.06	492.68	1,027.37	273,473.75
61	2/1/2010	273,473.75	1,520.06	-	1,520.06	494.53	1,025.53	272,979.22
62	3/1/2010	272,979.22	1,520.06	-	1,520.06	496.38	1,023.67	272,482.84
63	4/1/2010	272,482.84	1,520.06	-	1,520.06	498.25	1,021.81	271,984.59
64	5/1/2010	271,984.59	1,520.06	-	1,520.06	500.11	1,019.94	271,484.48
65	6/1/2010	271,484.48	1,520.06	-	1,520.06	501.99	1,018.07	270,982.49
66	7/1/2010	270,982.49	1,520.06	-	1,520.06	503.87	1,016.18	270,478.62
67	8/1/2010	270,478.62	1,520.06	-	1,520.06	505.76	1,014.29	269,972.86
68	9/1/2010	269,972.86	1,520.06	-	1,520.06	507.66	1,012.40	269,465.20
69	10/1/2010	269,465.20	1,520.06	-	1,520.06	509.56	1,010.49	268,955.64
70	11/1/2010	268,955.64	1,520.06	-	1,520.06	511.47	1,008.58	268,444.17
71	12/1/2010	268,444.17	1,520.06	-	1,520.06	513.39	1,006.67	267,930.78
72	1/1/2011	267,930.78	1,520.06	-	1,520.06	515.32	1,004.74	267,415.46
73	2/1/2011	267,415.46	1,520.06	-	1,520.06	517.25	1,002.81	266,898.21
74	3/1/2011	266,898.21	1,520.06	-	1,520.06	519.19	1,000.87	266,379.02
75	4/1/2011	266,379.02	1,520.06	-	1,520.06	521.13	998.92	265,857.89
76	5/1/2011	265,857.89	1,520.06	-	1,520.06	523.09	996.97	265,334.80
77	6/1/2011	265,334.80	1,520.06	-	1,520.06	525.05	995.01	264,809.75
78	7/1/2011	264,809.75	1,520.06	-	1,520.06	527.02	993.04	264,282.73
79	8/1/2011	264,282.73	1,520.06	-	1,520.06	529.00	991.06	263,753.74
80	9/1/2011	263,753.74	1,520.06	-	1,520.06	530.98	989.08	263,222.76
81	10/1/2011	263,222.76	1,520.06	-	1,520.06	532.97	987.09	262,689.79
82	11/1/2011	262,689.79	1,520.06	-	1,520.06	534.97	985.09	262,154.82
83	12/1/2011	262,154.82	1,520.06	-	1,520.06	536.98	983.08	261,617.84
84	1/1/2012	261,617.84	1,520.06	-	1,520.06	538.99	981.07	261,078.85
85	2/1/2012	261,078.85	1,520.06	-	1,520.06	541.01	979.05	260,537.84
86	3/1/2012	260,537.84	1,520.06	-	1,520.06	543.04	977.02	259,994.80
87	4/1/2012	259,994.80	1,520.06	-	1,520.06	545.08	974.98	259,449.73
88	5/1/2012	259,449.73	1,520.06	-	1,520.06	547.12	972.94	258,902.61
89	6/1/2012	258,902.61	1,520.06	-	1,520.06	549.17	970.88	258,353.44
90	7/1/2012	258,353.44	1,520.06	-	1,520.06	551.23	968.83	257,802.21
91	8/1/2012	257,802.21	1,520.06	-	1,520.06	553.30	966.76	257,248.91
92	9/1/2012	257,248.91	1,520.06	-	1,520.06	555.37	964.68	256,693.54
93	10/1/2012	256,693.54	1,520.06	-	1,520.06	557.46	962.60	256,136.08
94	11/1/2012	256,136.08	1,520.06	-	1,520.06	559.55	960.51	255,576.54
95	12/1/2012	255,576.54	1,520.06	-	1,520.06	561.64	958.41	255,014.89
96	1/1/2013	255,014.89	1,520.06	-	1,520.06	563.75	956.31	254,451.14
97	2/1/2013	254,451.14	1,520.06	-	1,520.06	565.86	954.19	253,885.28
98	3/1/2013	253,885.28	1,520.06	-	1,520.06	567.99	952.07	253,317.29
99	4/1/2013	253,317.29	1,520.06	-	1,520.06	570.12	949.94	252,747.17
100	5/1/2013	252,747.17	1,520.06	-	1,520.06	572.25	947.80	252,174.92
101	6/1/2013	252,174.92	1,520.06	-	1,520.06	574.40	945.66	251,600.52
102	7/1/2013	251,600.52	1,520.06	-	1,520.06	576.55	943.50	251,023.97
103	8/1/2013	251,023.97	1,520.06	-	1,520.06	578.72	941.34	250,445.25
104	9/1/2013	250,445.25	1,520.06	-	1,520.06	580.89	939.17	249,864.36
105	10/1/2013	249,864.36	1,520.06	-	1,520.06	583.06	936.99	249,281.30
106	11/1/2013	249,281.30	1,520.06	-	1,520.06	585.25	934.80	248,696.05
107	12/1/2013	248,696.05	1,520.06	-	1,520.06	587.45	932.61	248,108.60
108	1/1/2014	248,108.60	1,520.06	-	1,520.06	589.65	930.41	247,518.95
109	2/1/2014	247,518.95	1,520.06	-	1,520.06	591.86	928.20	246,927.09
110	3/1/2014	246,927.09	1,520.06	-	1,520.06	594.08	925.98	246,333.02
111	4/1/2014	246,333.02	1,520.06	-	1,520.06	596.31	923.75	245,736.71
112	5/1/2014	245,736.71	1,520.06	-	1,520.06	598.54	921.51	245,138.17
113	6/1/2014	245,138.17	1,520.06	-	1,520.06	600.79	919.27	244,537.38
114	7/1/2014	244,537.38	1,520.06	-	1,520.06	603.04	917.02	243,934.34
115	8/1/2014	243,934.34	1,520.06	-	1,520.06	605.30	914.75	243,329.03
116	9/1/2014	243,329.03	1,520.06	-	1,520.06	607.57	912.48	242,721.46
117	10/1/2014	242,721.46	1,520.06	-	1,520.06	609.85	910.21	242,111.61
118	11/1/2014	242,111.61	1,520.06	-	1,520.06	612.14	907.92	241,499.47
119	12/1/2014	241,499.47	1,520.06	-	1,520.06	614.43	905.62	240,885.04
120	1/1/2015	240,885.04	1,520.06	-	1,520.06	616.74	903.32	240,268.30
121	2/1/2015	240,268.30	1,520.06	-	1,520.06	619.05	901.01	239,649.25
122	3/1/2015	239,649.25	1,520.06	-	1,520.06	621.37	898.68	239,027.88
123	4/1/2015	239,027.88	1,520.06	-	1,520.06	623.70	896.35	238,404.18
124	5/1/2015	238,404.18	1,520.06	-	1,520.06	626.04	894.02	237,778.14
125	6/1/2015	237,778.14	1,520.06	-	1,520.06	628.39	891.67	237,149.75
126	7/1/2015	237,149.75	1,520.06	-	1,520.06	630.74	889.31	236,519.01

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
127	8/1/2015	236,519.01	1,520.06	-	1,520.06	633.11	886.95	235,885.90
128	9/1/2015	235,885.90	1,520.06	-	1,520.06	635.48	884.57	235,250.42
129	10/1/2015	235,250.42	1,520.06	-	1,520.06	637.87	882.19	234,612.55
130	11/1/2015	234,612.55	1,520.06	-	1,520.06	640.26	879.80	233,972.29
131	12/1/2015	233,972.29	1,520.06	-	1,520.06	642.66	877.40	233,329.63
132	1/1/2016	233,329.63	1,520.06	-	1,520.06	645.07	874.99	232,684.56
133	2/1/2016	232,684.56	1,520.06	-	1,520.06	647.49	872.57	232,037.07
134	3/1/2016	232,037.07	1,520.06	-	1,520.06	649.92	870.14	231,387.16
135	4/1/2016	231,387.16	1,520.06	-	1,520.06	652.35	867.70	230,734.80
136	5/1/2016	230,734.80	1,520.06	-	1,520.06	654.80	865.26	230,080.00
137	6/1/2016	230,080.00	1,520.06	-	1,520.06	657.26	862.80	229,422.74
138	7/1/2016	229,422.74	1,520.06	-	1,520.06	659.72	860.34	228,763.02
139	8/1/2016	228,763.02	1,520.06	-	1,520.06	662.19	857.86	228,100.83
140	9/1/2016	228,100.83	1,520.06	-	1,520.06	664.68	855.38	227,436.15
141	10/1/2016	227,436.15	1,520.06	-	1,520.06	667.17	852.89	226,768.98
142	11/1/2016	226,768.98	1,520.06	-	1,520.06	669.67	850.38	226,099.31
143	12/1/2016	226,099.31	1,520.06	-	1,520.06	672.18	847.87	225,427.13
144	1/1/2017	225,427.13	1,520.06	-	1,520.06	674.70	845.35	224,752.42
145	2/1/2017	224,752.42	1,520.06	-	1,520.06	677.23	842.82	224,075.19
146	3/1/2017	224,075.19	1,520.06	-	1,520.06	679.77	840.28	223,395.41
147	4/1/2017	223,395.41	1,520.06	-	1,520.06	682.32	837.73	222,713.09
148	5/1/2017	222,713.09	1,520.06	-	1,520.06	684.88	835.17	222,028.21
149	6/1/2017	222,028.21	1,520.06	-	1,520.06	687.45	832.61	221,340.76
150	7/1/2017	221,340.76	1,520.06	-	1,520.06	690.03	830.03	220,650.73
151	8/1/2017	220,650.73	1,520.06	-	1,520.06	692.62	827.44	219,958.11
152	9/1/2017	219,958.11	1,520.06	-	1,520.06	695.21	824.84	219,262.90
153	10/1/2017	219,262.90	1,520.06	-	1,520.06	697.82	822.24	218,565.08
154	11/1/2017	218,565.08	1,520.06	-	1,520.06	700.44	819.62	217,864.64
155	12/1/2017	217,864.64	1,520.06	-	1,520.06	703.06	816.99	217,161.58
156	1/1/2018	217,161.58	1,520.06	-	1,520.06	705.70	814.36	216,455.88
157	2/1/2018	216,455.88	1,520.06	-	1,520.06	708.35	811.71	215,747.53
158	3/1/2018	215,747.53	1,520.06	-	1,520.06	711.00	809.05	215,036.53
159	4/1/2018	215,036.53	1,520.06	-	1,520.06	713.67	806.39	214,322.86
160	5/1/2018	214,322.86	1,520.06	-	1,520.06	716.35	803.71	213,606.52
161	6/1/2018	213,606.52	1,520.06	-	1,520.06	719.03	801.02	212,887.49
162	7/1/2018	212,887.49	1,520.06	-	1,520.06	721.73	798.33	212,165.76
163	8/1/2018	212,165.76	1,520.06	-	1,520.06	724.43	795.62	211,441.32
164	9/1/2018	211,441.32	1,520.06	-	1,520.06	727.15	792.90	210,714.17
165	10/1/2018	210,714.17	1,520.06	-	1,520.06	729.88	790.18	209,984.29
166	11/1/2018	209,984.29	1,520.06	-	1,520.06	732.61	787.44	209,251.68
167	12/1/2018	209,251.68	1,520.06	-	1,520.06	735.36	784.69	208,516.32
168	1/1/2019	208,516.32	1,520.06	-	1,520.06	738.12	781.94	207,778.20
169	2/1/2019	207,778.20	1,520.06	-	1,520.06	740.89	779.17	207,037.31
170	3/1/2019	207,037.31	1,520.06	-	1,520.06	743.67	776.39	206,293.64
171	4/1/2019	206,293.64	1,520.06	-	1,520.06	746.45	773.60	205,547.19
172	5/1/2019	205,547.19	1,520.06	-	1,520.06	749.25	770.80	204,797.94
173	6/1/2019	204,797.94	1,520.06	-	1,520.06	752.06	767.99	204,045.87
174	7/1/2019	204,045.87	1,520.06	-	1,520.06	754.88	765.17	203,290.99
175	8/1/2019	203,290.99	1,520.06	-	1,520.06	757.71	762.34	202,533.27
176	9/1/2019	202,533.27	1,520.06	-	1,520.06	760.56	759.50	201,772.72
177	10/1/2019	201,772.72	1,520.06	-	1,520.06	763.41	756.65	201,009.31
178	11/1/2019	201,009.31	1,520.06	-	1,520.06	766.27	753.78	200,243.04
179	12/1/2019	200,243.04	1,520.06	-	1,520.06	769.14	750.91	199,473.89
180	1/1/2020	199,473.89	1,520.06	-	1,520.06	772.03	748.03	198,701.86
181	2/1/2020	198,701.86	1,520.06	-	1,520.06	774.92	745.13	197,926.94
182	3/1/2020	197,926.94	1,520.06	-	1,520.06	777.83	742.23	197,149.11
183	4/1/2020	197,149.11	1,520.06	-	1,520.06	780.75	739.31	196,368.36
184	5/1/2020	196,368.36	1,520.06	-	1,520.06	783.67	736.38	195,584.69
185	6/1/2020	195,584.69	1,520.06	-	1,520.06	786.61	733.44	194,798.08
186	7/1/2020	194,798.08	1,520.06	-	1,520.06	789.56	730.49	194,008.51
187	8/1/2020	194,008.51	1,520.06	-	1,520.06	792.52	727.53	193,215.99
188	9/1/2020	193,215.99	1,520.06	-	1,520.06	795.50	724.56	192,420.49
189	10/1/2020	192,420.49	1,520.06	-	1,520.06	798.48	721.58	191,622.01
190	11/1/2020	191,622.01	1,520.06	-	1,520.06	801.47	718.58	190,820.54
191	12/1/2020	190,820.54	1,520.06	-	1,520.06	804.48	715.58	190,016.06
192	1/1/2021	190,016.06	1,520.06	-	1,520.06	807.50	712.56	189,208.57
193	2/1/2021	189,208.57	1,520.06	-	1,520.06	810.52	709.53	188,398.04
194	3/1/2021	188,398.04	1,520.06	-	1,520.06	813.56	706.49	187,584.48
195	4/1/2021	187,584.48	1,520.06	-	1,520.06	816.61	703.44	186,767.86
196	5/1/2021	186,767.86	1,520.06	-	1,520.06	819.68	700.38	185,948.19

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
197	6/1/2021	185,948.19	1,520.06	-	1,520.06	822.75	697.31	185,125.44
198	7/1/2021	185,125.44	1,520.06	-	1,520.06	825.84	694.22	184,299.60
199	8/1/2021	184,299.60	1,520.06	-	1,520.06	828.93	691.12	183,470.67
200	9/1/2021	183,470.67	1,520.06	-	1,520.06	832.04	688.02	182,638.63
201	10/1/2021	182,638.63	1,520.06	-	1,520.06	835.16	684.89	181,803.47
202	11/1/2021	181,803.47	1,520.06	-	1,520.06	838.29	681.76	180,965.18
203	12/1/2021	180,965.18	1,520.06	-	1,520.06	841.44	678.62	180,123.74
204	1/1/2022	180,123.74	1,520.06	-	1,520.06	844.59	675.46	179,279.15
205	2/1/2022	179,279.15	1,520.06	-	1,520.06	847.76	672.30	178,431.39
206	3/1/2022	178,431.39	1,520.06	-	1,520.06	850.94	669.12	177,580.45
207	4/1/2022	177,580.45	1,520.06	-	1,520.06	854.13	665.93	176,726.32
208	5/1/2022	176,726.32	1,520.06	-	1,520.06	857.33	662.72	175,868.99
209	6/1/2022	175,868.99	1,520.06	-	1,520.06	860.55	659.51	175,008.44
210	7/1/2022	175,008.44	1,520.06	-	1,520.06	863.77	656.28	174,144.67
211	8/1/2022	174,144.67	1,520.06	-	1,520.06	867.01	653.04	173,277.65
212	9/1/2022	173,277.65	1,520.06	-	1,520.06	870.26	649.79	172,407.39
213	10/1/2022	172,407.39	1,520.06	-	1,520.06	873.53	646.53	171,533.86
214	11/1/2022	171,533.86	1,520.06	-	1,520.06	876.80	643.25	170,657.06
215	12/1/2022	170,657.06	1,520.06	-	1,520.06	880.09	639.96	169,776.96
216	1/1/2023	169,776.96	1,520.06	-	1,520.06	883.39	636.66	168,893.57
217	2/1/2023	168,893.57	1,520.06	-	1,520.06	886.71	633.35	168,006.87
218	3/1/2023	168,006.87	1,520.06	-	1,520.06	890.03	630.03	167,116.84
219	4/1/2023	167,116.84	1,520.06	-	1,520.06	893.37	626.69	166,223.47
220	5/1/2023	166,223.47	1,520.06	-	1,520.06	896.72	623.34	165,326.75
221	6/1/2023	165,326.75	1,520.06	-	1,520.06	900.08	619.98	164,426.67
222	7/1/2023	164,426.67	1,520.06	-	1,520.06	903.46	616.60	163,523.21
223	8/1/2023	163,523.21	1,520.06	-	1,520.06	906.84	613.21	162,616.37
224	9/1/2023	162,616.37	1,520.06	-	1,520.06	910.24	609.81	161,706.13
225	10/1/2023	161,706.13	1,520.06	-	1,520.06	913.66	606.40	160,792.47
226	11/1/2023	160,792.47	1,520.06	-	1,520.06	917.08	602.97	159,875.38
227	12/1/2023	159,875.38	1,520.06	-	1,520.06	920.52	599.53	158,954.86
228	1/1/2024	158,954.86	1,520.06	-	1,520.06	923.98	596.08	158,030.89
229	2/1/2024	158,030.89	1,520.06	-	1,520.06	927.44	592.62	157,103.45
230	3/1/2024	157,103.45	1,520.06	-	1,520.06	930.92	589.14	156,172.53
231	4/1/2024	156,172.53	1,520.06	-	1,520.06	934.41	585.65	155,238.12
232	5/1/2024	155,238.12	1,520.06	-	1,520.06	937.91	582.14	154,300.21
233	6/1/2024	154,300.21	1,520.06	-	1,520.06	941.43	578.63	153,358.78
234	7/1/2024	153,358.78	1,520.06	-	1,520.06	944.96	575.10	152,413.81
235	8/1/2024	152,413.81	1,520.06	-	1,520.06	948.50	571.55	151,465.31
236	9/1/2024	151,465.31	1,520.06	-	1,520.06	952.06	567.99	150,513.25
237	10/1/2024	150,513.25	1,520.06	-	1,520.06	955.63	564.42	149,557.62
238	11/1/2024	149,557.62	1,520.06	-	1,520.06	959.21	560.84	148,598.40
239	12/1/2024	148,598.40	1,520.06	-	1,520.06	962.81	557.24	147,635.59
240	1/1/2025	147,635.59	1,520.06	-	1,520.06	966.42	553.63	146,669.17
241	2/1/2025	146,669.17	1,520.06	-	1,520.06	970.05	550.01	145,699.12
242	3/1/2025	145,699.12	1,520.06	-	1,520.06	973.68	546.37	144,725.44
243	4/1/2025	144,725.44	1,520.06	-	1,520.06	977.34	542.72	143,748.10
244	5/1/2025	143,748.10	1,520.06	-	1,520.06	981.00	539.06	142,767.10
245	6/1/2025	142,767.10	1,520.06	-	1,520.06	984.68	535.38	141,782.42
246	7/1/2025	141,782.42	1,520.06	-	1,520.06	988.37	531.68	140,794.05
247	8/1/2025	140,794.05	1,520.06	-	1,520.06	992.08	527.98	139,801.97
248	9/1/2025	139,801.97	1,520.06	-	1,520.06	995.80	524.26	138,806.17
249	10/1/2025	138,806.17	1,520.06	-	1,520.06	999.53	520.52	137,806.64
250	11/1/2025	137,806.64	1,520.06	-	1,520.06	1,003.28	516.77	136,803.36
251	12/1/2025	136,803.36	1,520.06	-	1,520.06	1,007.04	513.01	135,796.32
252	1/1/2026	135,796.32	1,520.06	-	1,520.06	1,010.82	509.24	134,785.50
253	2/1/2026	134,785.50	1,520.06	-	1,520.06	1,014.61	505.45	133,770.89
254	3/1/2026	133,770.89	1,520.06	-	1,520.06	1,018.42	501.64	132,752.47
255	4/1/2026	132,752.47	1,520.06	-	1,520.06	1,022.23	497.82	131,730.24
256	5/1/2026	131,730.24	1,520.06	-	1,520.06	1,026.07	493.99	130,704.17
257	6/1/2026	130,704.17	1,520.06	-	1,520.06	1,029.92	490.14	129,674.26
258	7/1/2026	129,674.26	1,520.06	-	1,520.06	1,033.78	486.28	128,640.48
259	8/1/2026	128,640.48	1,520.06	-	1,520.06	1,037.65	482.40	127,602.82
260	9/1/2026	127,602.82	1,520.06	-	1,520.06	1,041.55	478.51	126,561.28
261	10/1/2026	126,561.28	1,520.06	-	1,520.06	1,045.45	474.60	125,515.83
262	11/1/2026	125,515.83	1,520.06	-	1,520.06	1,049.37	470.68	124,466.46
263	12/1/2026	124,466.46	1,520.06	-	1,520.06	1,053.31	466.75	123,413.15
264	1/1/2027	123,413.15	1,520.06	-	1,520.06	1,057.26	462.80	122,355.89
265	2/1/2027	122,355.89	1,520.06	-	1,520.06	1,061.22	458.83	121,294.67
266	3/1/2027	121,294.67	1,520.06	-	1,520.06	1,065.20	454.86	120,229.47

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
267	4/1/2027	120,229.47	1,520.06	-	1,520.06	1,069.20	450.86	119,160.27
268	5/1/2027	119,160.27	1,520.06	-	1,520.06	1,073.20	446.85	118,087.07
269	6/1/2027	118,087.07	1,520.06	-	1,520.06	1,077.23	442.83	117,009.84
270	7/1/2027	117,009.84	1,520.06	-	1,520.06	1,081.27	438.79	115,928.57
271	8/1/2027	115,928.57	1,520.06	-	1,520.06	1,085.32	434.73	114,843.25
272	9/1/2027	114,843.25	1,520.06	-	1,520.06	1,089.39	430.66	113,753.85
273	10/1/2027	113,753.85	1,520.06	-	1,520.06	1,093.48	426.58	112,660.37
274	11/1/2027	112,660.37	1,520.06	-	1,520.06	1,097.58	422.48	111,562.79
275	12/1/2027	111,562.79	1,520.06	-	1,520.06	1,101.70	418.36	110,461.10
276	1/1/2028	110,461.10	1,520.06	-	1,520.06	1,105.83	414.23	109,355.27
277	2/1/2028	109,355.27	1,520.06	-	1,520.06	1,109.97	410.08	108,245.30
278	3/1/2028	108,245.30	1,520.06	-	1,520.06	1,114.14	405.92	107,131.16
279	4/1/2028	107,131.16	1,520.06	-	1,520.06	1,118.31	401.74	106,012.85
280	5/1/2028	106,012.85	1,520.06	-	1,520.06	1,122.51	397.55	104,890.34
281	6/1/2028	104,890.34	1,520.06	-	1,520.06	1,126.72	393.34	103,763.62
282	7/1/2028	103,763.62	1,520.06	-	1,520.06	1,130.94	389.11	102,632.68
283	8/1/2028	102,632.68	1,520.06	-	1,520.06	1,135.18	384.87	101,497.50
284	9/1/2028	101,497.50	1,520.06	-	1,520.06	1,139.44	380.62	100,358.06
285	10/1/2028	100,358.06	1,520.06	-	1,520.06	1,143.71	376.34	99,214.34
286	11/1/2028	99,214.34	1,520.06	-	1,520.06	1,148.00	372.05	98,066.34
287	12/1/2028	98,066.34	1,520.06	-	1,520.06	1,152.31	367.75	96,914.04
288	1/1/2029	96,914.04	1,520.06	-	1,520.06	1,156.63	363.43	95,757.41
289	2/1/2029	95,757.41	1,520.06	-	1,520.06	1,160.97	359.09	94,596.44
290	3/1/2029	94,596.44	1,520.06	-	1,520.06	1,165.32	354.74	93,431.12
291	4/1/2029	93,431.12	1,520.06	-	1,520.06	1,169.69	350.37	92,261.43
292	5/1/2029	92,261.43	1,520.06	-	1,520.06	1,174.08	345.98	91,087.36
293	6/1/2029	91,087.36	1,520.06	-	1,520.06	1,178.48	341.58	89,908.88
294	7/1/2029	89,908.88	1,520.06	-	1,520.06	1,182.90	337.16	88,725.98
295	8/1/2029	88,725.98	1,520.06	-	1,520.06	1,187.33	332.72	87,538.65
296	9/1/2029	87,538.65	1,520.06	-	1,520.06	1,191.79	328.27	86,346.86
297	10/1/2029	86,346.86	1,520.06	-	1,520.06	1,196.26	323.80	85,150.61
298	11/1/2029	85,150.61	1,520.06	-	1,520.06	1,200.74	319.31	83,949.87
299	12/1/2029	83,949.87	1,520.06	-	1,520.06	1,205.24	314.81	82,744.62
300	1/1/2030	82,744.62	1,520.06	-	1,520.06	1,209.76	310.29	81,534.86
301	2/1/2030	81,534.86	1,520.06	-	1,520.06	1,214.30	305.76	80,320.56
302	3/1/2030	80,320.56	1,520.06	-	1,520.06	1,218.85	301.20	79,101.70
303	4/1/2030	79,101.70	1,520.06	-	1,520.06	1,223.42	296.63	77,878.28
304	5/1/2030	77,878.28	1,520.06	-	1,520.06	1,228.01	292.04	76,650.27
305	6/1/2030	76,650.27	1,520.06	-	1,520.06	1,232.62	287.44	75,417.65
306	7/1/2030	75,417.65	1,520.06	-	1,520.06	1,237.24	282.82	74,180.41
307	8/1/2030	74,180.41	1,520.06	-	1,520.06	1,241.88	278.18	72,938.53
308	9/1/2030	72,938.53	1,520.06	-	1,520.06	1,246.54	273.52	71,691.99
309	10/1/2030	71,691.99	1,520.06	-	1,520.06	1,251.21	268.84	70,440.78
310	11/1/2030	70,440.78	1,520.06	-	1,520.06	1,255.90	264.15	69,184.88
311	12/1/2030	69,184.88	1,520.06	-	1,520.06	1,260.61	259.44	67,924.27
312	1/1/2031	67,924.27	1,520.06	-	1,520.06	1,265.34	254.72	66,658.93
313	2/1/2031	66,658.93	1,520.06	-	1,520.06	1,270.08	249.97	65,388.84
314	3/1/2031	65,388.84	1,520.06	-	1,520.06	1,274.85	245.21	64,113.99
315	4/1/2031	64,113.99	1,520.06	-	1,520.06	1,279.63	240.43	62,834.37
316	5/1/2031	62,834.37	1,520.06	-	1,520.06	1,284.43	235.63	61,549.94
317	6/1/2031	61,549.94	1,520.06	-	1,520.06	1,289.24	230.81	60,260.70
318	7/1/2031	60,260.70	1,520.06	-	1,520.06	1,294.08	225.98	58,966.62
319	8/1/2031	58,966.62	1,520.06	-	1,520.06	1,298.93	221.12	57,667.69
320	9/1/2031	57,667.69	1,520.06	-	1,520.06	1,303.80	216.25	56,363.88
321	10/1/2031	56,363.88	1,520.06	-	1,520.06	1,308.69	211.36	55,055.19
322	11/1/2031	55,055.19	1,520.06	-	1,520.06	1,313.60	206.46	53,741.59
323	12/1/2031	53,741.59	1,520.06	-	1,520.06	1,318.52	201.53	52,423.07
324	1/1/2032	52,423.07	1,520.06	-	1,520.06	1,323.47	196.59	51,099.60
325	2/1/2032	51,099.60	1,520.06	-	1,520.06	1,328.43	191.62	49,771.17
326	3/1/2032	49,771.17	1,520.06	-	1,520.06	1,333.41	186.64	48,437.75
327	4/1/2032	48,437.75	1,520.06	-	1,520.06	1,338.41	181.64	47,099.34
328	5/1/2032	47,099.34	1,520.06	-	1,520.06	1,343.43	176.62	45,755.91
329	6/1/2032	45,755.91	1,520.06	-	1,520.06	1,348.47	171.58	44,407.43
330	7/1/2032	44,407.43	1,520.06	-	1,520.06	1,353.53	166.53	43,053.91
331	8/1/2032	43,053.91	1,520.06	-	1,520.06	1,358.60	161.45	41,695.30
332	9/1/2032	41,695.30	1,520.06	-	1,520.06	1,363.70	156.36	40,331.60
333	10/1/2032	40,331.60	1,520.06	-	1,520.06	1,368.81	151.24	38,962.79
334	11/1/2032	38,962.79	1,520.06	-	1,520.06	1,373.95	146.11	37,588.85
335	12/1/2032	37,588.85	1,520.06	-	1,520.06	1,379.10	140.96	36,209.75
336	1/1/2033	36,209.75	1,520.06	-	1,520.06	1,384.27	135.79	34,825.48

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
337	2/1/2033	34,825.48	1,520.06	-	1,520.06	1,389.46	130.60	33,436.02
338	3/1/2033	33,436.02	1,520.06	-	1,520.06	1,394.67	125.39	32,041.35
339	4/1/2033	32,041.35	1,520.06	-	1,520.06	1,399.90	120.16	30,641.45
340	5/1/2033	30,641.45	1,520.06	-	1,520.06	1,405.15	114.91	29,236.30
341	6/1/2033	29,236.30	1,520.06	-	1,520.06	1,410.42	109.64	27,825.88
342	7/1/2033	27,825.88	1,520.06	-	1,520.06	1,415.71	104.35	26,410.17
343	8/1/2033	26,410.17	1,520.06	-	1,520.06	1,421.02	99.04	24,989.15
344	9/1/2033	24,989.15	1,520.06	-	1,520.06	1,426.35	93.71	23,562.80
345	10/1/2033	23,562.80	1,520.06	-	1,520.06	1,431.70	88.36	22,131.11
346	11/1/2033	22,131.11	1,520.06	-	1,520.06	1,437.06	82.99	20,694.04
347	12/1/2033	20,694.04	1,520.06	-	1,520.06	1,442.45	77.60	19,251.59
348	1/1/2034	19,251.59	1,520.06	-	1,520.06	1,447.86	72.19	17,803.73
349	2/1/2034	17,803.73	1,520.06	-	1,520.06	1,453.29	66.76	16,350.44
350	3/1/2034	16,350.44	1,520.06	-	1,520.06	1,458.74	61.31	14,891.69
351	4/1/2034	14,891.69	1,520.06	-	1,520.06	1,464.21	55.84	13,427.48
352	5/1/2034	13,427.48	1,520.06	-	1,520.06	1,469.70	50.35	11,957.78
353	6/1/2034	11,957.78	1,520.06	-	1,520.06	1,475.21	44.84	10,482.56
354	7/1/2034	10,482.56	1,520.06	-	1,520.06	1,480.75	39.31	9,001.82
355	8/1/2034	9,001.82	1,520.06	-	1,520.06	1,486.30	33.76	7,515.52
356	9/1/2034	7,515.52	1,520.06	-	1,520.06	1,491.87	28.18	6,023.65
357	10/1/2034	6,023.65	1,520.06	-	1,520.06	1,497.47	22.59	4,526.18
358	11/1/2034	4,526.18	1,520.06	-	1,520.06	1,503.08	16.97	3,023.10
359	12/1/2034	3,023.10	1,520.06	-	1,520.06	1,508.72	11.34	1,514.38
360	1/1/2035	1,514.38	1,520.06	-	1,514.38	1,508.70	5.68	0.00